IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Sarat C. Sankaran et al.

Title: "INTERACTIVE METHOD AND APPARATUS FOR REAL-TIME FINANCIAL PLANNING

Docket No.:

1285.013US1

Filed:

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Examiner:

Thu Thao Havan

MS Amendment

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

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Serial No.: 09/804,851

Due Date: February 28, 2006

Group Art Unit: 3624

We are transmitting herewith the following attached items (as indicated with an "X"):

- X Return postcard.
- X Amendment and Response (15 pgs.).
- X Replacement Sheets (16 pgs.).
- X COPY OF PREVIOUSLY FILED REVOCATION AND POWER OF ATTORNEY (4 pgs.).

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CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail, in an envelope addressed to: MS Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on this 28Th day of February, 2006.

PATRICIA A. HULTMAN

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(GENERAL)

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